

At Xceda, we are committed to doing the right thing: acting responsibly, treating every customer with fairness and respect, and fostering a culture rooted in honesty, integrity, and professionalism.

Our Fair Conduct Programme, approved by the Board and developed in compliance with the Financial Markets Conduct Act 2013, provides a robust framework of policies, processes, systems, and controls. This framework ensures that fairness underpins everything we do, from product design to customer interactions.

Treating customers fairly at Xceda means:

- Providing products and services that genuinely meet our customers' needs and expectations;
- Prioritising good customer outcomes, ensuring every decision reflects our commitment to their needs;
- Keeping customers fully informed with clear, transparent, and accessible communication;
- Being honest, ethical, and transparent in every interaction.

We deliver on this commitment by:

- Designing products with customer needs and interests at the forefront;
- Providing comprehensive training for our employees to ensure fair, ethical, and transparent practices;
- Conducting regular reviews and monitoring to ensure our Fair Conduct Programme remains effective;
- Taking feedback and complaints seriously and addressing them promptly and professionally.

As a close-knit team, we pride ourselves on delivering exceptional service and value customer feedback. Every comment, suggestion, or complaint helps us learn, grow, and refine our offerings. Feedback is escalated to the Senior Leadership Team, ensuring it is acknowledged and acted upon appropriately.

If you would like to provide feedback or make a complaint, please contact us:

- Call: 0800 11 22 74 (Monday – Friday, 8:30am – 5:00pm NZT)
- Email: help@xceda.co.nz
- Write: PO Box 497, Whakatane, 3158